

Malina Azizi
PO Box 1771
Reseda, CA 91335

Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Secretary Johnson,

The last thing that I want to see is a recommendation from the Federal Reserve Board that may cause banks to deny subprime applicants. Having access to credit is extremely important to me. With my credit card I'm able to rent cars, buy items that I need for my family, and use the line of credit for collateral. I got this card to rebuild my credit after making mistakes with previous credit cards. I know firsthand that it's not easy to rebuild your credit or to get accepted for credit after making mistakes.

It would be terrible if people were left without access to credit. Without good credit, you can't have a normal life because credit ratings even affect getting a job, vehicle, or a home. I didn't mind the initial fees. I expected them and paid them. I didn't take care of my credit before so I literally paid the consequences.

I don't appreciate regulations that would ask banks to stop charging initial credit card fees because it will affect so many people. I have young nieces and nephews and I hope that if they run into trouble in the future, that they will have the opportunity of a fresh start with these credit cards. Again, if The Federal Reserve Board blocks banks from charging upfront fees then the banks will have no choice but to turn down many applicants. This is unfair and shouldn't happen; please make sure that it doesn't.

Best regards,

Malina Azizi

A handwritten signature in black ink, appearing to read 'Malina Azizi', with a long, sweeping horizontal line underneath it.